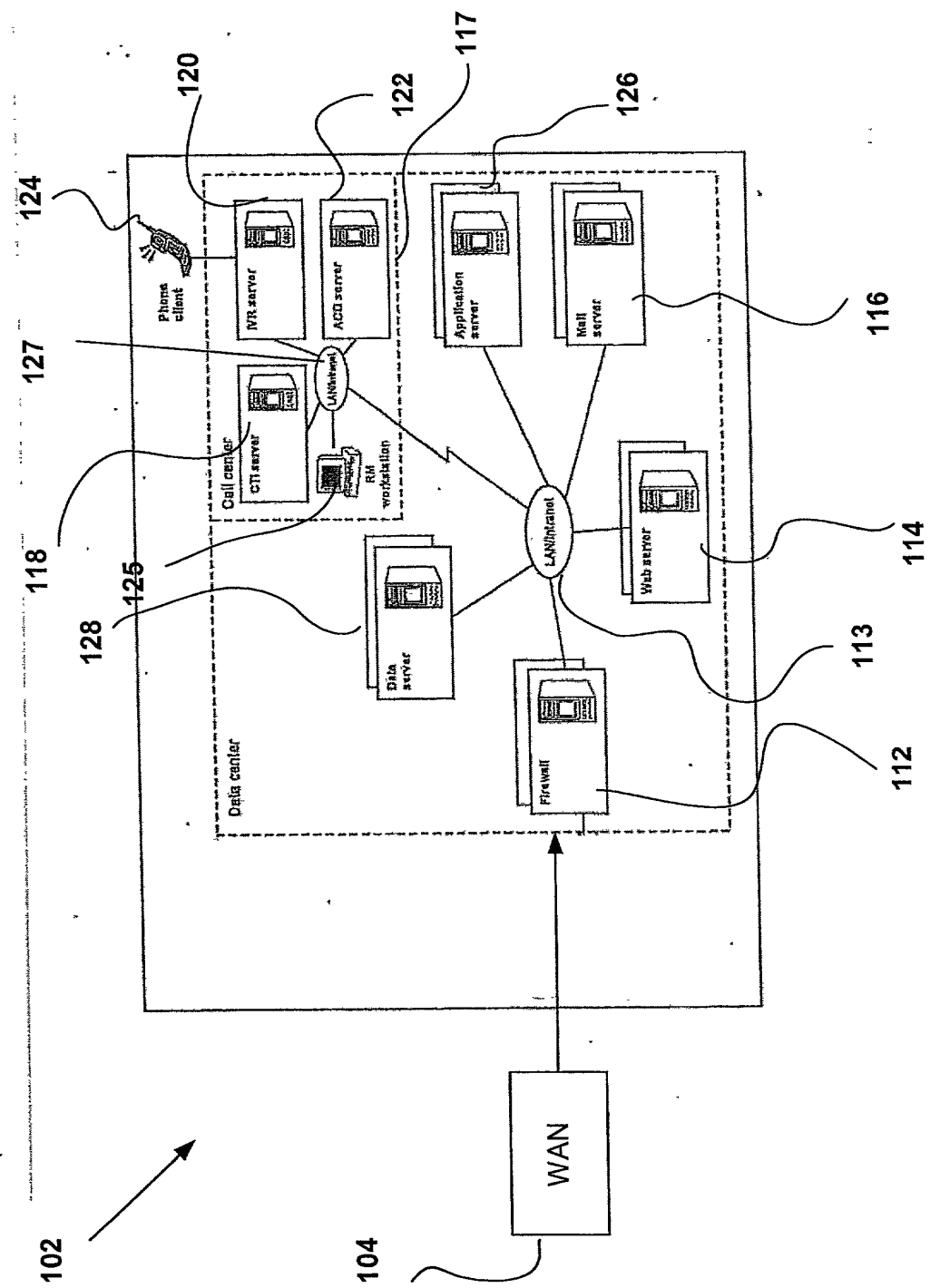
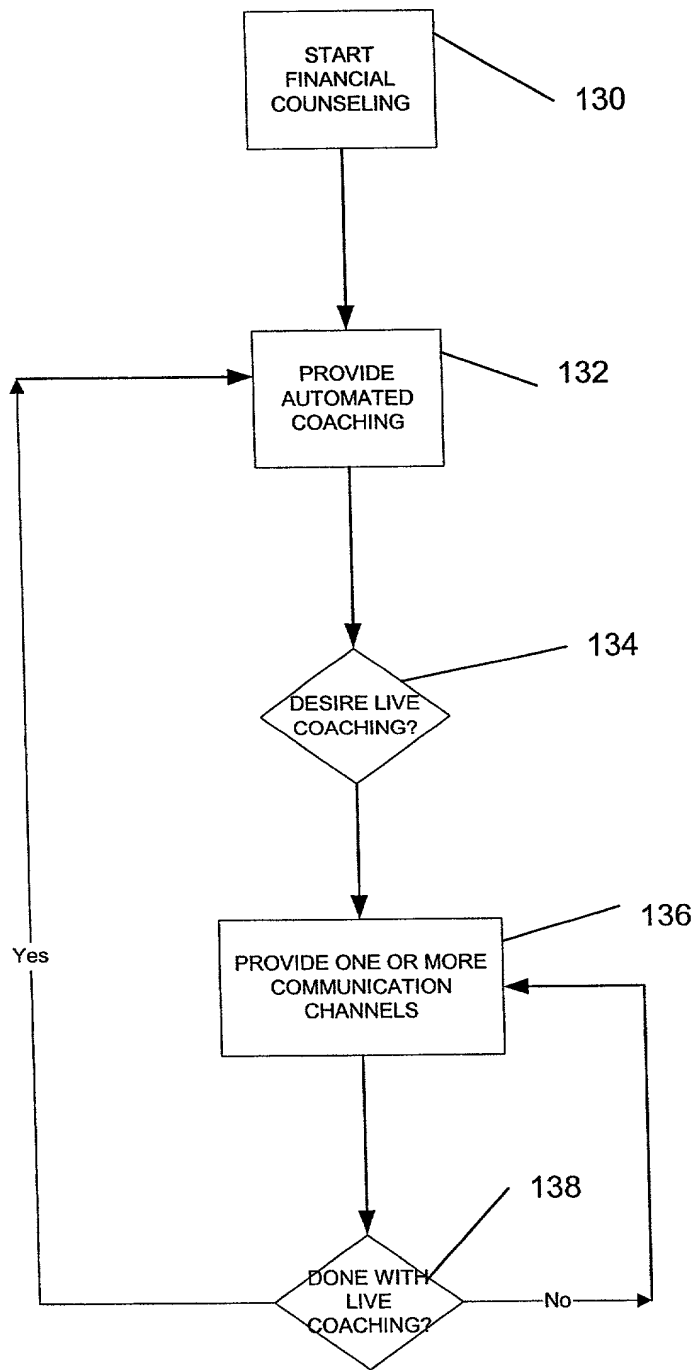


100 ↗

Figure 1



## Figure 2



**Figure 3**

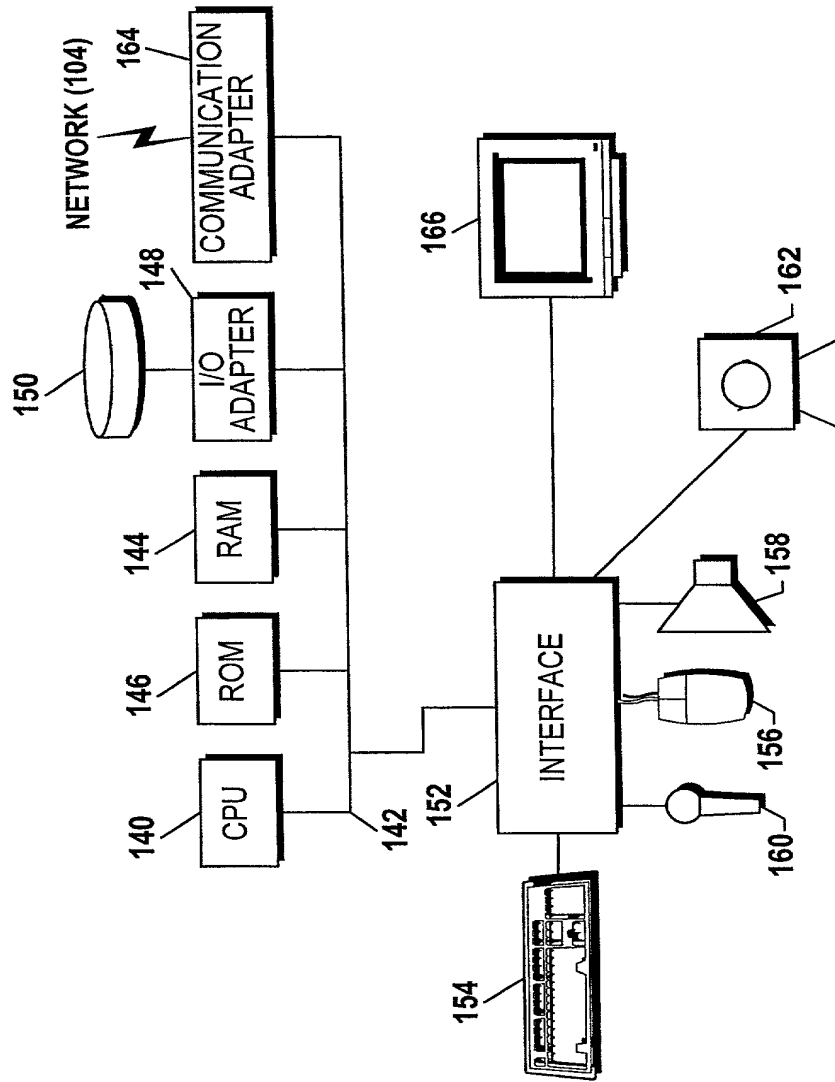


Figure 4

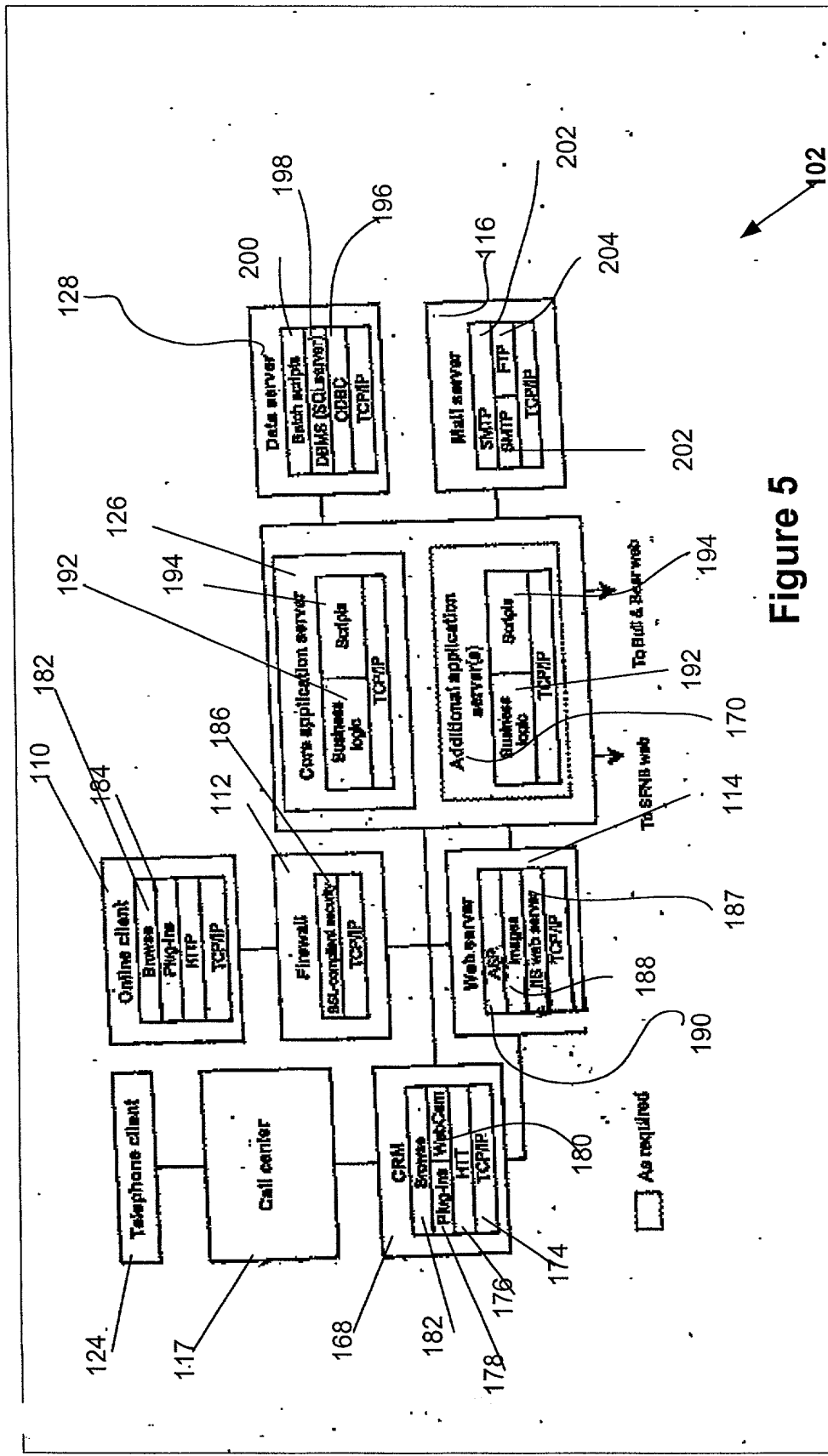


Figure 5

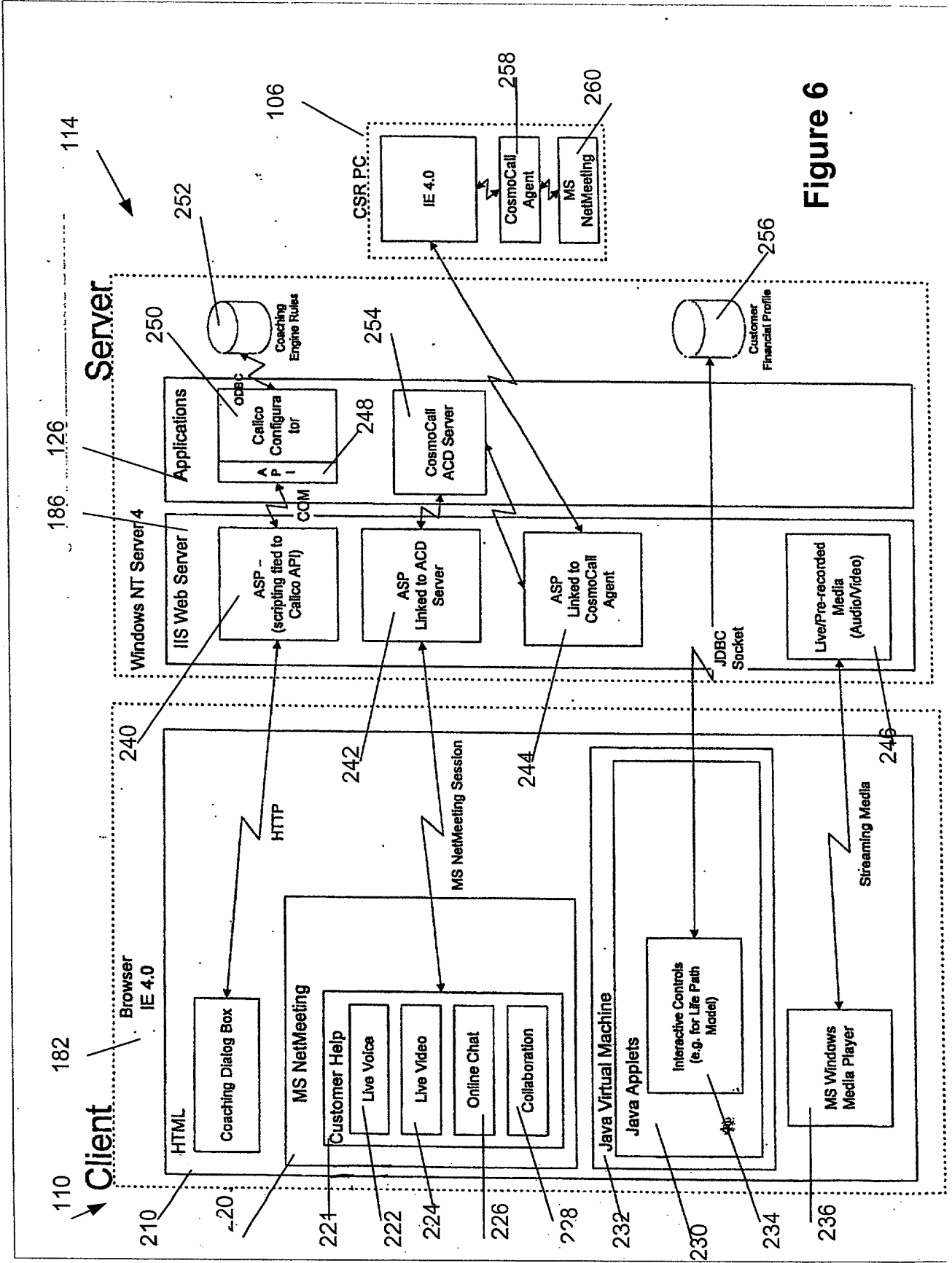


Figure 6

110  
Client

114  
Server

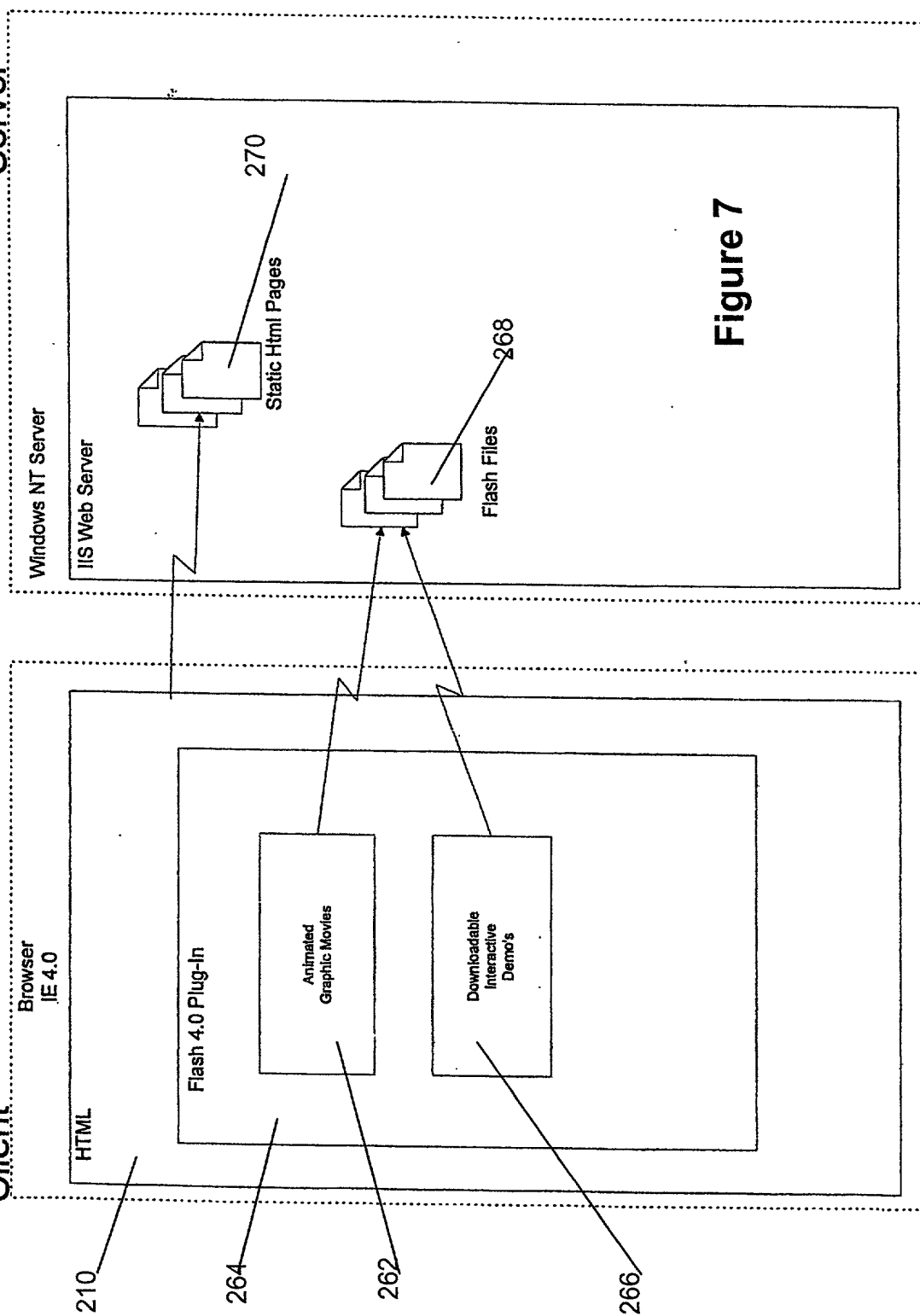
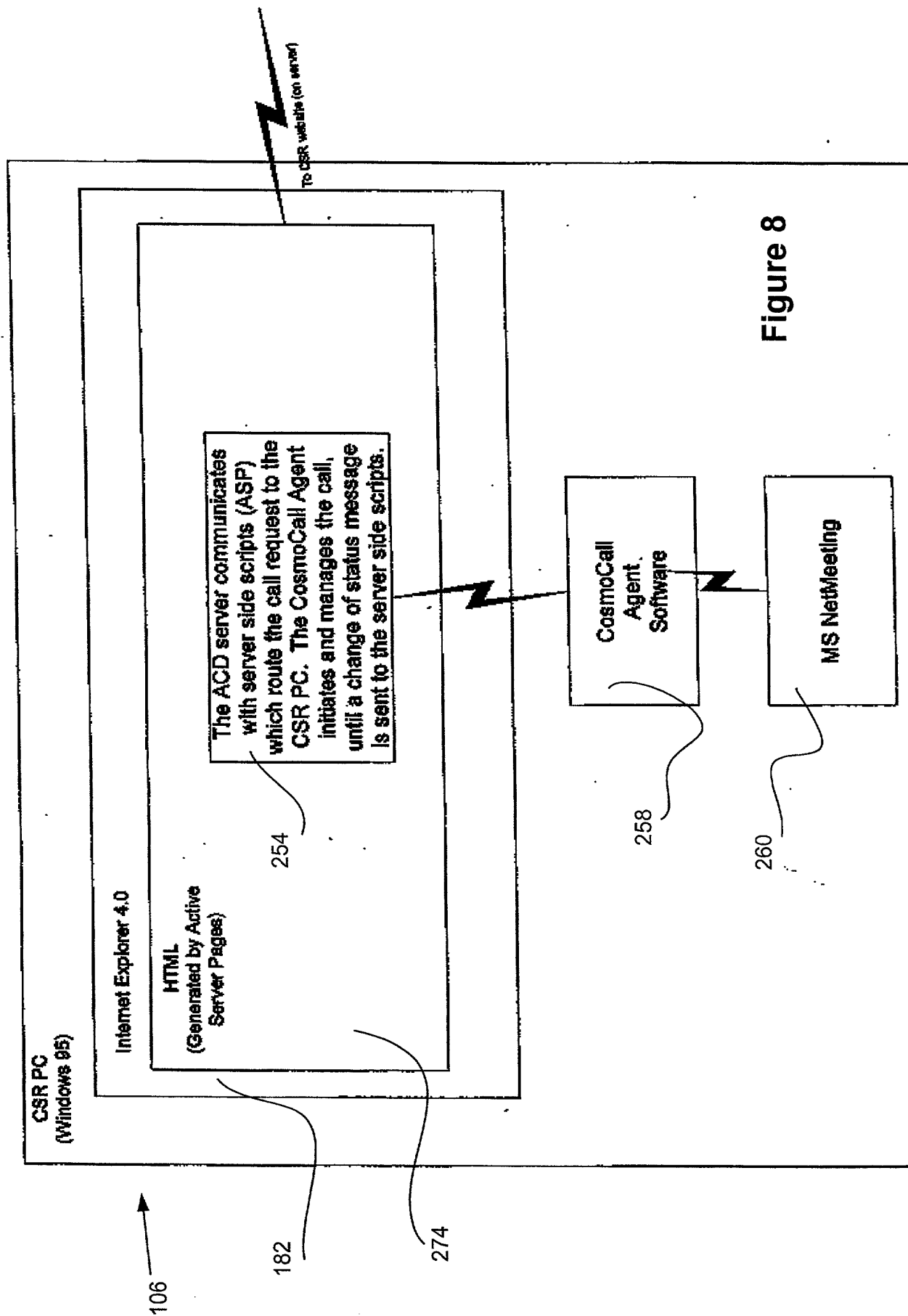
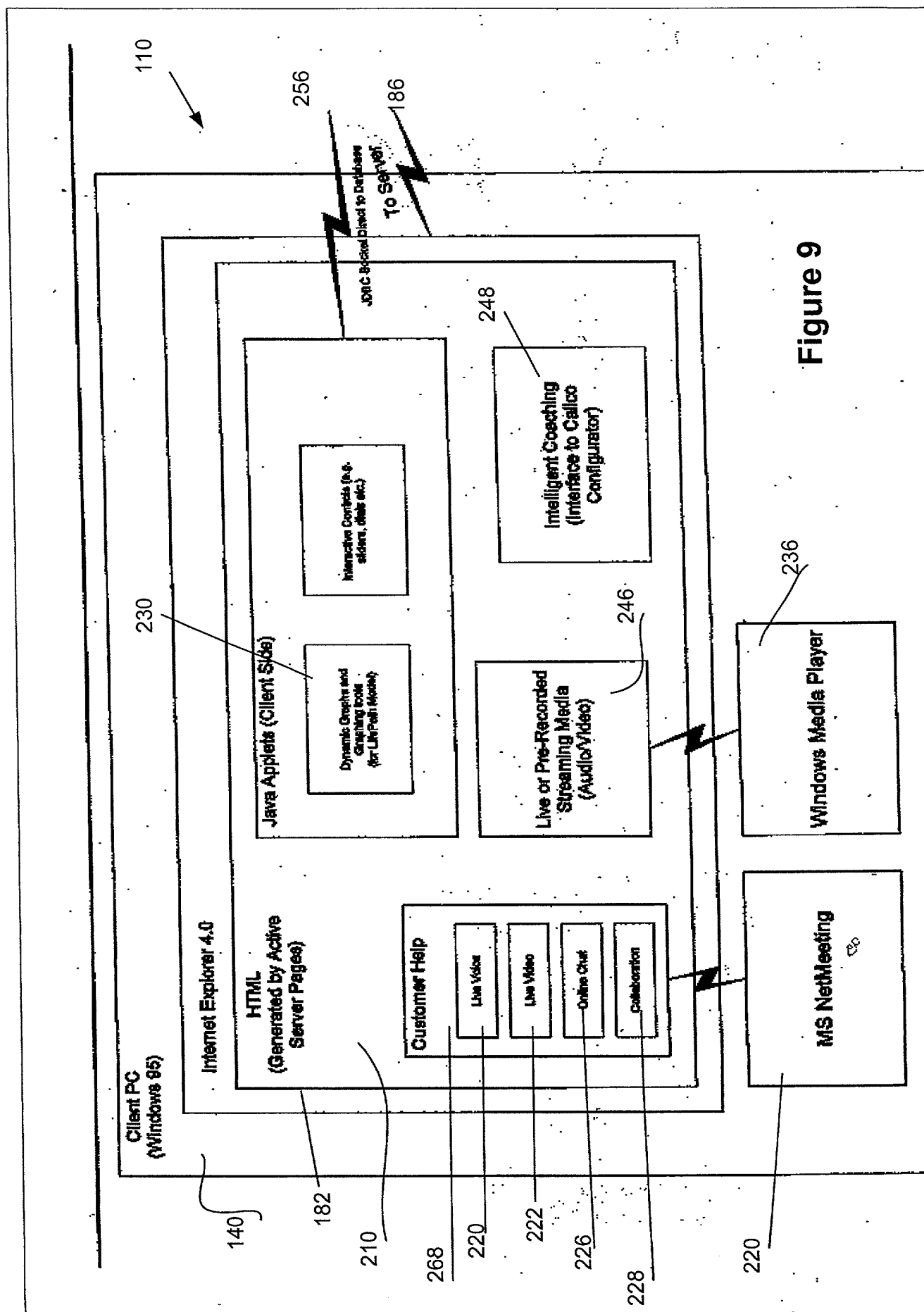


Figure 7



## Figure 8





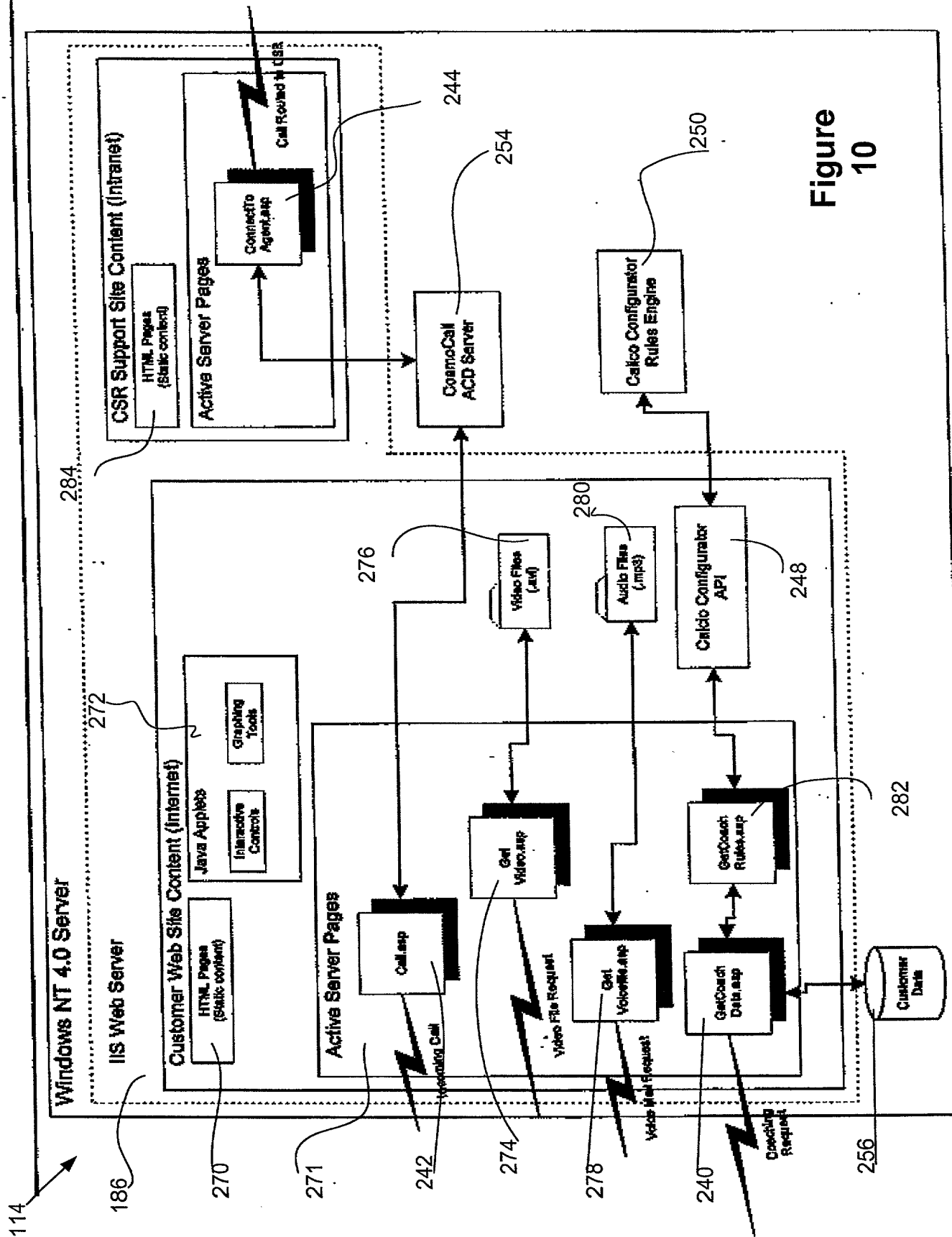


Figure 10

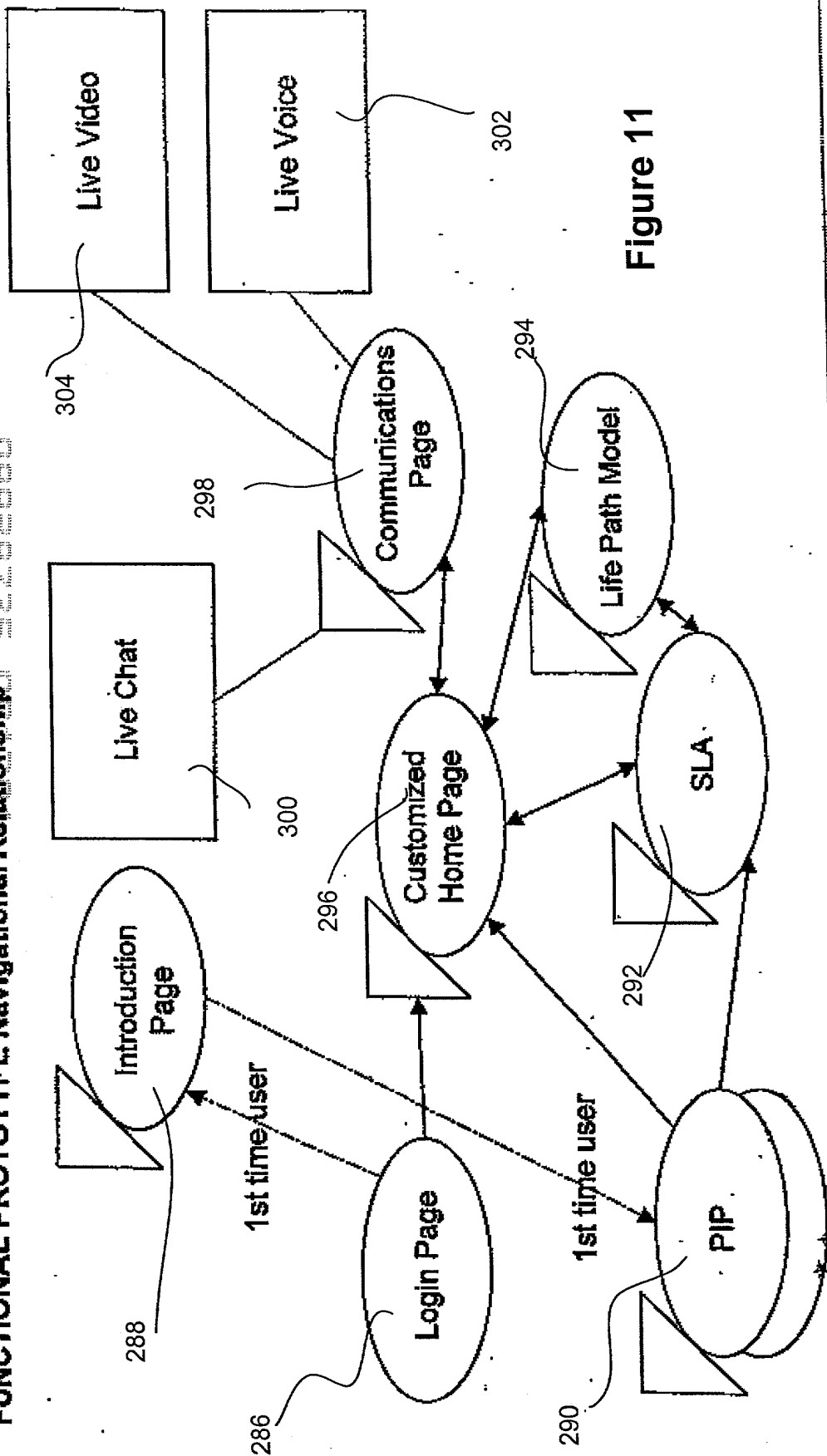
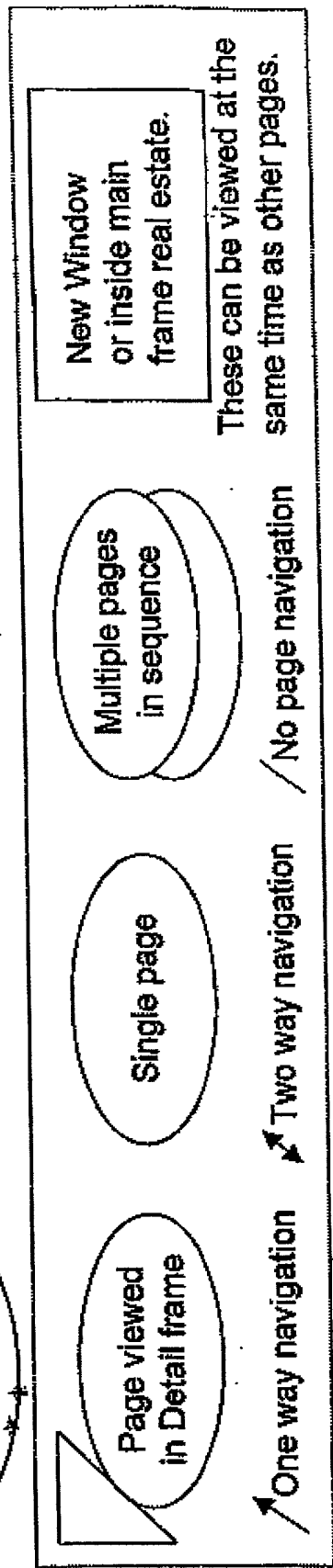


Figure 11



306

The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

308

310

318

312

314

316

A Virtual Coach 'watches' the actions of the user and makes targeted comments.

320

322

324

Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.

326

328

330

332

LEARN

PLAN

DECIDE

TRANSACTION

MONITOR

## PRODUCTS & SERVICES

- Deposit Products
- Loan Products
- Mortgage
- Bridge financing
- Consumer
- Home Improvement
- Line of credit
- Credit Card

ROBIE KANA  
FINANCIAL GROUP



Figure 12

PLAN: LIFE PATH MODEL

Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.



Contact Advisor  
You've got mail!

Calendar P-3: Financial

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1	2	3	4	5	6	7	8	9	10	11	12
13	14	15	16	17	18	19	20	21	22	23	24
25	26	27	28	29	30	31					

Memos Links  
Financial Calendar

Ground rumbles beneath Japanese bank. Tsunami rolls over world markets.

You are applying for a mortgage for a different from the one you modeled. Would like like to discuss this with Jane Wilson first?

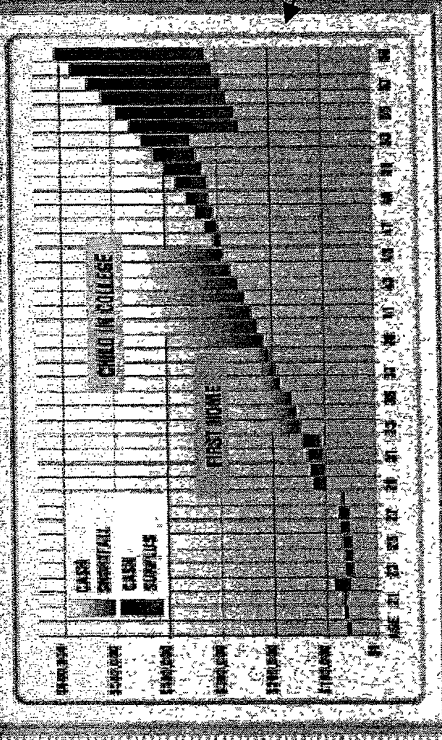
LEARN

PLAN

DECIDE

TRANSACTION

MONITOR



344

PRODUCTS & SERVICES

Figure 13

PERSONAL RISK MODEL

Include any combination of factors in your risk model...

- ☐ JOB LOSS 338
  - ☐ DISABILITY 334
  - ☐ CASUALTY
  - ☐ MARKET DOWNTURN
  - ☐ DIVORCE
  - ☐ THEFT
  - ☐ FIRE 340
  - ☐ COLLISION
- RUN THE MODEL

322

336

EXPENSES

- HOUSING
- TRANSPORTATION
- FOOD
- EDUCATION
- RECREATION
- UTILITIES
- SAVINGS
- PERSONAL
- TRAVEL
- INSURANCE
- CHARITY
- ENTERTAINMENT
- OTHER

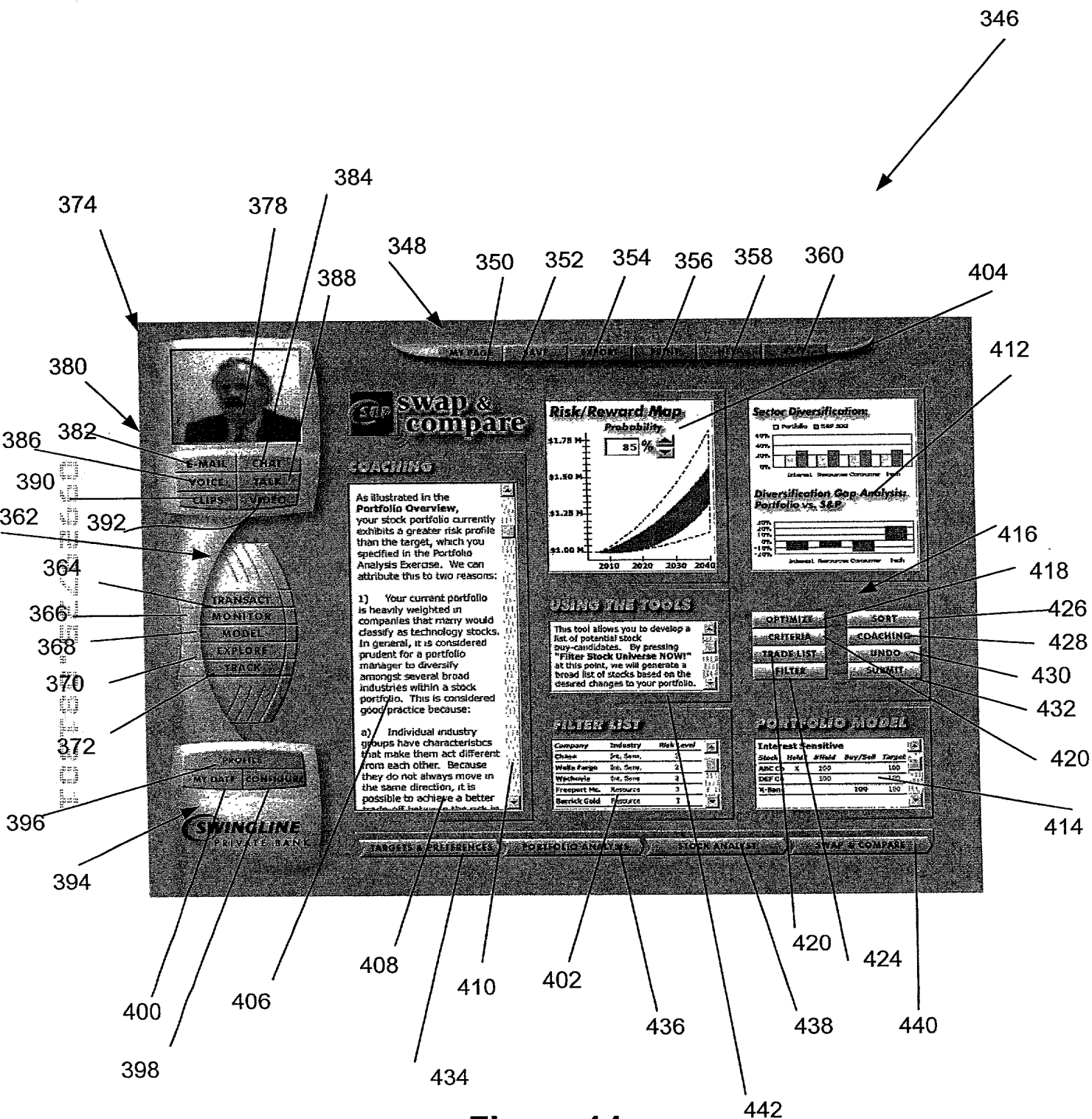
REVENUE

Press each button in turn to do a Life Path for all sources of revenue and expense...

- WAGES
- INTEREST
- PERSONAL
- DIVIDENDS
- RENTAL
- INVESTMENT
- SAVINGS
- PERSONAL
- TRAVEL
- INSURANCE
- CHARITY
- ENTERTAINMENT
- OTHER

Figure 13





**Figure 14**